



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP  
80 Main Street, Suite 460  
West Orange, NJ 07052  
973- 325-8800  
File No.: 03-009225-B01  
Douglas McDonough, Esq.  
Attorney ID: DM0973  
DMcDonough@flwlaw.com  
Attorney for BANK OF AMERICA, N.A., Secured Creditor

Order Filed on March 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: **23-10301-VFP**

Chapter 13

Judge Vincent F. Papalia

In Re:

**Jocelyn L Abrenica fka Jocelyn L Gran**

Debtor(s).

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION  
TO CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**

**DATED: March 14, 2023**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

Debtor: Jocelyn L Abrenica fka Jocelyn L Gran

Case No.: 23-10301-VFP

Caption of Order: Order Resolving Secured Creditor's Objection to Chapter 13 Plan

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This matter having been brought before the Court by Jocelyn L Abrenica fka Jocelyn L Gran (the "Debtor(s)") by and through counsel, MINION & SHERMAN, with the filing of a proposed Chapter 13 Plan, and an objection to confirmation of the Plan having been filed by BANK OF AMERICA, N.A. (the "Secured Creditor"), who holds a mortgage on the real property located at 46 Wenonah Ave, Lake Hiawatha, NJ 07034-2717 (the "Subject Property"), and this Court having considered the submissions of the parties and the parties having addressed the objection, and for good cause having been shown; it is ORDERED

1. That Secured Creditor's objection to confirmation is hereby overruled subject to the following conditions.
2. That the arrearage claims of Secured Creditor, as reflected in Secured Creditor's filed Proof of Claim or most recently filed Amended Proof of claim if applicable, shall be paid in full through any confirmed Plan.
3. That should the Debtor(s) file a Modified Plan in the future, this Order shall apply to any confirmed Modified Plan.
4. That Secured Creditor retains the right to object to any proposed Modified plan.
5. That Debtor(s) shall make all post-petition payments in accordance with the terms of the Note, Mortgage, and any Notice of Mortgage Payment Change or Loan Modification agreed to between the Secured Creditor and the Debtor(s).
6. That Debtor(s) retain(s) the right to object to Secured Creditor's Proof of Claim and any Notice of Mortgage Payment Change.

In re:  
Jocelyn L Abrenica  
Debtor

Case No. 23-10301-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Mar 14, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jocelyn L Abrenica, 46 Wenonah Ave, Lake Hiawatha, NJ 07034-2717

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Bank of America N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Douglas J. McDonough	on behalf of Creditor Bank of America N.A. dmcdonough@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott D. Sherman	on behalf of Debtor Jocelyn L Abrenica ssherman@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5